<u>Amendment to the Claims</u>:

This listing of claims will replace all prior versions, and listings, of claims in the application:

<u>Listing of Claims</u>:

1. (currently amended) A score calculation method in a computer of calculating a score from an input data including a plurality of attributes, comprising ~~the steps of~~:

preparing a plurality of prediction models arranged in a hierarchical tree structure in the computer;

calculating, with the prediction model in a first root layer of the hierarchical tree structure, an output value from at least one attribute included in the input data by a calculation unit of the computer;

selecting the prediction model in a subsequent layer of the hierarchical tree structure according to the output value by a selection unit of the computer;

repetitiously executing the output value calculation step and the subsequent layer prediction model selection step while shifting the layer to a leaf side of the hierarchical tree structure until the prediction model of a final leaf layer of the hierarchical tree structure is reached; and

calculating a score from the input data using the prediction model of the final leaf layer by the calculation unit.

2. (previously presented) A score calculation method according to Claim 1, wherein the prediction model is one of:

a scoring model to calculate a score from attributes of the input data; and

an attribute prediction model to predict, from attributes of the input data, a value of another attribute.

3. (previously presented) A score calculation method according to Claim 2, wherein the prediction model in the final leaf layer is a scoring model.

4. (previously presented) A score calculation method according to Claim 1, further comprising the step of storing at least one threshold value in a storing unit of the computer,

wherein said selection of the prediction model in the subsequent layer is determined according to the output value and the stored threshold value by the selection unit.

5. (previously presented) A score calculation method according to Claim 1, wherein said selection of the prediction model in the subsequent layer is determined according to the output value and a category to which the output value belongs by the selection unit.

6. (previously presented) A score calculation method according to Claim 1, further comprising the step of displaying a number of uses an attribute used in the all layers on a display unit connected to the computer.

7. (previously presented) A score calculation method according to Claim 1, further comprising the step of displaying prediction models used in the layers and output values thereof on a display unit connected to the computer.

8. (previously presented) A score calculation system for calculating a score from an input data including a plurality of attributes, comprising:

calculation means in a computer for processing input data using a plurality of prediction models arranged in a hierarchical tree structure;

selecting means in the computer for selecting the prediction model in a subsequent layer of the hierarchical tree structure; and

display means connected to the computer for displaying a score, wherein

the calculation means calculates an output value with the prediction model in an N-th layer (N >= 1) from at least one attribute included in the input data,

said selecting means selects the prediction model in the subsequent layer according to the output value of the prediction model of the layer, and

said display means displays a score output from said final leaf layer prediction.

9. (previously presented) A score calculation system according to Claim 8, wherein said calculation means and said selecting means are implemented respectively by different computers.

10. (previously presented) A score calculation system according to Claim 8, calculation means is installed on a plurality of computers for executing respective prediction models.

11. (currently amended) An apparatus comprising a storage medium with a program for calculating a score from an input data including a plurality of attributes stored therein, the program when executed causing a computer to, execute ~~the steps~~ ~~of~~:

preparing a plurality of prediction models arranged in a hierarchical tree structure in the computer;

calculating, with the prediction model in a first layer of the hierarchical tree structure, an output value from at least one attribute included in the input data by a calculation unit of the computer;

selecting the prediction model in a subsequent layer of the hierarchical tree structure according to the output value by a selection unit of the computer;

repetitiously executing the output value calculation step and the subsequent layer prediction model selection step while shifting the layer until the prediction model of a final leaf layer of the hierarchical tree structure is reached; and

calculating a score from the input data using the prediction model of the final leaf layer by calculation unit.

12. (previously presented) A score calculation system according to Claim 10, further including:

receiving means for receiving the input data from the other computer via a network; and

sending means for sending the output value to the other computer via the network.